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**David Q Le**  
**Examiner**  
**Art Unit 3621**  
**USPTO**

**FAX: 703-872-9326**

**RE: RESPONSE FOR YOUR ACTION LETTER MAILED 4 Oct 2002**  
**FOR APPLICATION 09/396005**

**Dear Sir,**

**In response to the above action letter, our response is as attached and consist of the following**

	<b>Pages</b>
<b>Official Response</b>	<b>21</b>
<b>Attachment A - Letter to seek the use of credit US 138 for extra 3 Independent claims</b>	<b>1</b>
<b>Total</b>	<b>22</b>

**Total pages of this facsimile including this cover page is 23**

**Thank you**

**Yours truly,**



**Khai Hee KWAN**

**Dated 28 Dec 2002**

**Official**

**FAX RECEIVED**

**DEC 29 2002**

**GROUP 3600**

**Attachment A****Application number:** 09/396005**Art Unit:** 3621**Applicant:** Khai Hee Kwan**Examiner:** David Q Le**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****TO:** Commissioner for Patents  
Washington DC 20231

Sir:

In my original application above, I have erroneously added an extra US 130 for multiple claims, which did not arise. I was not aware of this until very recently when I was responding to my first action letter. I have since emailed my examiner David Q Le and from my discussion it appears that this excess funds may be applied. In this respect in my amended claims, I have introduced 3 additional new independent claims resulting in an extra US 126 payment. With your permission I would be grateful if the extra US 130 paid previously may be applied to offset my obligation of US 126 in the current amendment.

Thanking you in advance.

Date: 28 Dec 02  
Khai Hee KWAN

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